

Apr-03-02 10:36am From-

T-325 P.02/28 F-967

IN THE UNITED STATES DEPARTMENT OF COMMERCE,
PATENT AND TRADEMARK OFFICE

Applicant:	Gordon Cotter Cunningham	Received
Serial No.:	Not Yet Received	APR 03 2002
Filing Date:	June 1, 1999	Technology Center 2100
Group Art Unit:	2765	
For:	REAL-TIME FINANCIAL CARD APPLICATION SYSTEM	
Attorney Docket:	BLO1134-009B	

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8 (A)

Date of Deposit: June 1, 1999

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail in an envelope addressed to Assistant Commissioner for Patents, Box Patent Application, Washington, D.C. 20231


Sheri L. Emmons

Sheri L. Emmons

Assistant Commissioner for Patents and Trademarks
Box Patent Application
Washington, D.C. 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 CFR §§ 1.97-1.98

The following is submitted in accordance with 37 CFR §§ 1.97-1.98 and the provisions of MPEP §§ 609 and 707.05 (b). The following list of art is already of record and fully discussed in the parent case, Serial No. 08/635,334, filed April 19, 1996, and therefore, copies are not attached. The references and information are listed below and on attached form PTO-1449.

U.S. PATENTS

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T-325 P.03/28 F-967

<u>U.S. Patent No.</u>	<u>Inventor(s)</u>
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5,611,052	Dykstra
5,659,731	Gustafson
5,696,965	Dedrick
5,745,654	Titan
5,528,490	Hill
5,706,442	Anderson
5,351,186	Bullock
5,220,501	Lawlor
5,749,075	Toader

FOREIGN PATENTS

<u>Country</u>	<u>Patent No.</u>	<u>Inventor</u>
NONE		

OTHER DOCUMENTS

1. Dialog PR 05777108, "Credit Card Network Hits the Internet", p. 1018SE005, 10/1995.
2. American Banker, Network Assemble Card Issuers at an Internet Site, p. 11, 10/1995.
3. Internet Business News, Online Credit Card Sign-up Now Available, 11/1995.
4. Burek, John, The Hot Spot: the Credit Card Network (Web Site Provides Online Repository of Information Includes links to credit card, electronic cash and credit report services), v16, n3, p. 587, 3/1996.
5. Morall, Katherin, Profits by the Numbers, Bankers Monthly, v108 n11, pp. 25-29, 11/1991.
6. Brennan, Peter, Profitability Scoring Comes of Age, Bank Management, v69 n9, pp. 58-62, 9/1993.
7. Credit Card Management, First Union's Booming Online Branch, Vol. 8 Issue 11, pp. 1-12, 2/1996.
8. Prince, Cheryl J., Caught in the WEB, Bank Systems Technology, Home Banking, 7/1995.
9. Koh, Hian Chye and Tan, Kim Wah, Construction of a Credit Scoring Model to Asses the Default Risk of Credit Card Applicants, International Journal of Management, Vol. 11 No. 3, 9/1994.

DUPPLICATE

Apr-03-02 10:36am From-

T-325 P.04/28 F-967

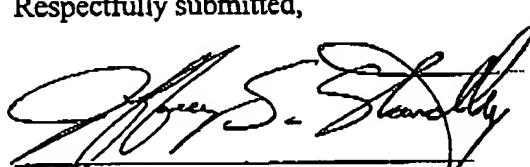
The identification of any document herein is not intended to be, and should not be understood as being, an admission that each such document, in fact, constitutes "prior art" within the meaning of applicable law.

Applicant respectfully requests that the documents cited herein be made of record in the normal manner and that such documents appear on the printed patent as being considered and made of record.

Respectfully submitted,

Date: 6/1/99

By:



Jeffrey S. Standley, Reg. No. 34,021
Standley & Gilcrest LLP
495 Metro Place South
Suite 210
Dublin, Ohio 43017-5315
Telephone: (614) 792-5555
Facsimile: (614) 792-5536
Attorneys for Applicant